

In re:  
Helen K Gay  
Debtor

Case No. 23-12178-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 21, 2024

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2024:

Recip ID	Recipient Name and Address
db	+ Helen K Gay, 1646 Ward Street, Marcus Hook, PA 19061-4244
14805123	+ Freedom Mortgage Corp., c/o Mario Hanyon, Esq., 3825 Forrestrgate Drive, Winston Salem, NC 27103-2930
14832890	+ Freedom Mortgage Corporation, c/o Mark Cronin, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14863450	+ Teachers Federal Credit Union, c/o Michele M. Bradford, Esq, 200 Eagle Road, Ste 120, Wayne, PA 19087-3115

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 22 2024 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 22 2024 00:26:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14816948	Email/PDF: resurgentbknofications@resurgent.com	Aug 22 2024 00:29:00	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14801000	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 22 2024 01:01:07	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
14818128	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 22 2024 00:29:03	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14801001	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 22 2024 00:27:29	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14819476	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 22 2024 00:26:00	Freedom Mortgage / Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9749
14804710	+ Email/Text: EBN@brockandscott.com	Aug 22 2024 00:26:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestrgate Dr., Winston-Salem, NC 27103-2930
14801002	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 22 2024 00:26:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14832738	^ MEBN	Aug 22 2024 00:12:35	Freedom Mortgage Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14804711	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 22 2024 00:26:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14801003	+ Email/Text: Bankruptcy@ICSystem.com	Aug 22 2024 00:26:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378,

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			St. Paul, MN 55164-0378
14819791	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 22 2024 00:26:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14800999	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 22 2024 00:42:25	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14808775	+ Email/Text: RASEBN@raslg.com	Aug 22 2024 00:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14818471	Email/Text: BNCnotices@dcmsservices.com	Aug 22 2024 00:26:00	Jefferson Health, PO Box 1123, Minneapolis, MN 55440-1123
14815435	Email/PDF: resurgentbknofications@resurgent.com	Aug 22 2024 00:28:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14801688	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14801004	+ Email/Text: bankruptcy1@pffcu.org	Aug 22 2024 00:26:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14806109	+ Email/Text: bankruptcy1@pffcu.org	Aug 22 2024 00:26:00	Police & Fire Federal Credit Union, 1 Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14801005	+ Email/Text: bankruptcy1@pffcu.org	Aug 22 2024 00:26:00	Police & fire, 901 Arch Street, Philadelphia, PA 19107-2404
14818247	+ Email/PDF: ebn_ais@aisinfo.com	Aug 22 2024 00:29:03	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14801006	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:45:10	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14801007	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:28:55	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14801008	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:43:13	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14801009	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:27:28	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14801010	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 22 2024 00:27:28	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14801011	Email/Text: Bankruptcy@teachersfcu.org	Aug 22 2024 00:26:00	Teachers Federal Credit Union, PO Box 9005, Smithtown, NY 11787-9005
14801528	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Aug 22 2024 00:29:08	U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107
14817816	+ Email/PDF: ebn_ais@aisinfo.com	Aug 22 2024 00:27:30	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Helen K Gay brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
MICHAEL H KALINER	on behalf of Creditor Teachers Federal Credit Union mhkaliner@gmail.com pa35@ecfcbis.com
MICHELE M. BRADFORD	on behalf of Creditor Teachers Federal Credit Union PABKAttorneyecf@orlans.com
SARAH K. MCCAFFERY	on behalf of Creditor Teachers Federal Credit Union smccaffery@pincuslaw.com ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

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IN RE:	:	
Helen K. Gay	:	Chapter 13
	:	
	:	Case No. 23-12178-pmm
Debtor	:	

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**ORDER**

AND NOW, upon consideration of the Debtor's Praecipe to Voluntarily Dismiss Bankruptcy  
Case, and after notice and an opportunity to be heard, it is hereby

ORDERED and DECREED that the Debtor's chapter 13 case is **DISMISSED**.

Date: **August 21, 2024**

*Patricia M. Mayer*

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HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE